



Senate Bill No. 109

Public Act No. 07-5

AN ACT REQUIRING AUTOMOBILE INSURANCE DISCOUNTS FOR DRIVERS SIXTY YEARS OF AGE AND OVER WHO COMPLETE AN ACCIDENT PREVENTION COURSE.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1. Subsection (a) of section 38a-683 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2007*):

(a) The premium charges for a private passenger nonfleet automobile under an automobile liability or physical damage insurance policy for any principal operator who has attained the age of [sixty-two] sixty years and has submitted proof of successful completion of an accident prevention course approved by the Commissioner of Motor Vehicles shall be appropriately modified to reflect such operator's reduced exposure to loss. Such course shall be completed within one year prior to the initial application of the discount or, for subsequent applications of the discount, within one year of the expiration of the current discount period. If proof of successful completion of such course is submitted during the term of a policy, any premium modification shall become effective upon the next renewal. A minimum discount of five per cent shall be applicable to premium charges for such automobile for policies effective on and

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after July 1, 1983. The discount shall apply to the premium charges for the automobile for at least twenty-four months. This section shall not apply to any group automobile insurance policy issued pursuant to section 38a-803 under which premiums are broadly averaged for the group rather than determined individually.

Approved April 26, 2007